

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA  
NORTHERN DISTRICT OF IOWA DIVISION**

In re: OVERLAND, CARLA JANE

§ Case No. 14-01341

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

David A. Sergeant, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$72,190.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$68,090.00</u>
Total Distribution to Claimants: <u>\$16,630.72</u>	Claims Discharged Without Payment: <u>\$22,406.52</u>
Total Expenses of Administration: <u>\$2,991.86</u>	

3) Total gross receipts of \$ 19,622.58 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2** ), yielded net receipts of \$19,622.58 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$64,749.00	\$55,208.38	\$55,208.38	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	2,991.86	2,991.86	2,991.86
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	37,614.00	39,037.24	39,037.24	16,630.72
<b>TOTAL DISBURSEMENTS</b>	\$102,363.00	\$97,237.48	\$97,237.48	\$19,622.58

4) This case was originally filed under Chapter 7 on August 26, 2014.  
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/11/2015 By: /s/David A. Sergeant  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Distribution from Uncle's Probate	1229-000	19,622.58
<b>TOTAL GROSS RECEIPTS</b>		<b>\$19,622.58</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
6	Bank of America, N.A.	4110-000	55,000.00	55,208.38	55,208.38	0.00
NOTFILED	Wells Fargo Bank NA	4110-000	4,700.00	N/A	N/A	0.00
NOTFILED	Vacation Village at Parkway	4110-000	5,049.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$64,749.00</b>	<b>\$55,208.38</b>	<b>\$55,208.38</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David A. Sergeant	2100-000	N/A	2,712.26	2,712.26	2,712.26
David A. Sergeant	2200-000	N/A	150.24	150.24	150.24
Rabobank, N.A.	2600-000	N/A	18.12	18.12	18.12

Rabobank, N.A.	2600-000	N/A	24.13	24.13	24.13
Rabobank, N.A.	2600-000	N/A	27.54	27.54	27.54
Rabobank, N.A.	2600-000	N/A	25.78	25.78	25.78
International Sureties, Ltd.	2300-000	N/A	8.91	8.91	8.91
Rabobank, N.A.	2600-000	N/A	24.88	24.88	24.88
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	\$2,991.86	\$2,991.86	\$2,991.86

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	\$0.00	\$0.00	\$0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$0.00	\$0.00	\$0.00	\$0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Bank (USA), N.A.	7100-000	3,860.00	4,057.47	4,057.47	1,728.57
2	Quantum3 Group LLC as agent for	7100-000	450.00	556.30	556.30	237.00
3	Iowa Student Loan	7100-000	23,000.00	23,417.18	23,417.18	9,976.23
4	PYOD, LLC its successors and assigns as assignee	7100-000	3,550.00	3,587.07	3,587.07	1,528.17
5	Discover Bank	7100-000	3,668.00	3,944.79	3,944.79	1,680.57
7	Wells Fargo Card Services	7100-000	2,660.00	2,934.19	2,934.19	1,250.03
8	CAVALRY SPV I, LLC	7100-000	426.00	540.24	540.24	230.15
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$37,614.00	\$39,037.24	\$39,037.24	\$16,630.72

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 14-01341

Trustee: (350280) David A. Sergeant

Case Name: OVERLAND, CARLA JANE

Filed (f) or Converted (c): 08/26/14 (f)

§341(a) Meeting Date: 09/22/14

Period Ending: 08/11/15

Claims Bar Date: 12/24/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1422 N. Jefferson Ave.Mason City, IA legally des Imported from original petition Doc# 1	62,400.00	0.00	OA	0.00	FA
2 Vacation Village at Parkway Unit #14406 (Time Sh Imported from original petition Doc# 1	2,000.00	0.00	OA	0.00	FA
3 Bank of America checking acct. ending 0933 Imported from original petition Doc# 1	750.00	0.00	OA	0.00	FA
4 Household goods and furnishings Imported from original petition Doc# 1	4,500.00	0.00	OA	0.00	FA
5 wearing apparel Imported from original petition Doc# 1	200.00	0.00	OA	0.00	FA
6 Northwestern Mutual Life Policy no. ending 2195 Imported from original petition Doc# 1	100.00	0.00	OA	0.00	FA
7 Woodharbor 401k Imported from original petition Doc# 1	240.00	0.00	OA	0.00	FA
8 2000 Cadillac DeVille Imported from original petition Doc# 1	2,000.00	0.00	OA	0.00	FA
9 Distribution from Uncle's Probate (u) Waiting on completion of probate in state court (See Footnote)	Unknown	Unknown		19,622.58	FA
<b>9 Assets Totals (Excluding unknown values)</b>	<b>\$72,190.00</b>	<b>\$0.00</b>		<b>\$19,622.58</b>	<b>\$0.00</b>

RE PROP# 9 Waiting on completion of probate in state court

**Major Activities Affecting Case Closing:**

Initial Projected Date Of Final Report (TFR): September 22, 2015

Current Projected Date Of Final Report (TFR): June 10, 2015 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

**Case Number:** 14-01341  
**Case Name:** OVERLAND, CARLA JANE

**Trustee:** David A. Sergeant (350280)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*2866 - Checking Account  
**Blanket Bond:** \$13,150,000.00 (per case limit)  
**Separate Bond:** N/A

**Taxpayer ID #:** \*\*-\*\*\*2846  
**Period Ending:** 08/11/15

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
01/08/15	{9}	Hoversten Johnson Beckmann & Hovey, LLC	Distribution in Uncle Probate	1229-000	18,000.00		18,000.00
01/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		18.12	17,981.88
02/27/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.13	17,957.75
03/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		27.54	17,930.21
04/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		25.78	17,904.43
05/15/15	101	International Sureties, Ltd.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 05/15/2015 FOR CASE #14-01341	2300-000		8.91	17,895.52
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		24.88	17,870.64
06/08/15	{9}	Hoversten Johnson Beckmann & Hovey, LLP	Distribution in Uncle's Probate	1229-000	1,622.58		19,493.22
07/07/15	102	David A. Sergeant	Dividend paid 100.00% on \$2,712.26, Trustee Compensation; Reference:	2100-000		2,712.26	16,780.96
07/07/15	103	David A. Sergeant	Dividend paid 100.00% on \$150.24, Trustee Expenses; Reference:	2200-000		150.24	16,630.72
07/07/15	104	Capital One Bank (USA), N.A.	Dividend paid 42.60% on \$4,057.47; Claim# 1; Filed: \$4,057.47; Reference:	7100-000		1,728.57	14,902.15
07/07/15	105	Quantum3 Group LLC as agent for	Dividend paid 42.60% on \$556.30; Claim# 2; Filed: \$556.30; Reference:	7100-000		237.00	14,665.15
07/07/15	106	Iowa Student Loan	Dividend paid 42.60% on \$23,417.18; Claim# 3; Filed: \$23,417.18; Reference:	7100-000		9,976.23	4,688.92
07/07/15	107	PYOD, LLC its successors and assigns as assignee	Dividend paid 42.60% on \$3,587.07; Claim# 4; Filed: \$3,587.07; Reference:	7100-000		1,528.17	3,160.75
07/07/15	108	Discover Bank	Dividend paid 42.60% on \$3,944.79; Claim# 5; Filed: \$3,944.79; Reference:	7100-000		1,680.57	1,480.18
07/07/15	109	Wells Fargo Card Services	Dividend paid 42.60% on \$2,934.19; Claim# 7; Filed: \$2,934.19; Reference:	7100-000		1,250.03	230.15
07/07/15	110	CAVALRY SPV I, LLC	Dividend paid 42.60% on \$540.24; Claim# 8; Filed: \$540.24; Reference:	7100-000		230.15	0.00

<b>ACCOUNT TOTALS</b>	<b>19,622.58</b>	<b>19,622.58</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>19,622.58</b>	<b>19,622.58</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$19,622.58</b>	<b>\$19,622.58</b>	

Form 2

Cash Receipts And Disbursements Record

Case Number: 14-01341

Case Name: OVERLAND, CARLA JANE

Taxpayer ID #: \*\*-\*\*\*2846

Period Ending: 08/11/15

Trustee: David A. Sergeant (350280)

Bank Name: Rabobank, N.A.

Account: \*\*\*\*\*2866 - Checking Account

Blanket Bond: \$13,150,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
Checking # *****2866	19,622.58	19,622.58	0.00
	\$19,622.58	\$19,622.58	\$0.00